FILED: January 3, 2017

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 16-1415
(1:14-cv-03445-GLR)
(13-26131)
(13-00710)

RENEE LOUISE MCCRAY

Plaintiff - Appellant

v.

WELLS FARGO BANK, N.A.

Defendant - Appellee

M A N D A T E

The judgment of this court, entered December 9, 2016, takes effect today.

This constitutes the formal mandate of this court issued pursuant to Rule 41(a) of the Federal Rules of Appellate Procedure.

/s/Patricia S. Connor, Clerk